

In re:
Michael A. Mignone
Jessica E. Mignone
Debtors

Case No. 21-11232-mdc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 16, 2021

User: admin
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2021:

Recip ID	Recipient Name and Address
db/jdb	Michael A. Mignone, Jessica E. Mignone, 3408 Westview Drive, Perkiomenville, PA 18074-9463

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2021 at the address(es) listed below:

Name	Email Address
GARY F. SEITZ	on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com gfs@trustesolutions.net
GARY F. SEITZ	gseitz@gsbblaw.com gfs@trustesolutions.net
JEFFREY C. MCCULLOUGH	on behalf of Debtor Michael A. Mignone jeffmccullough@bondmccullough.com lchung@bondmccullough.com
JEFFREY C. MCCULLOUGH	on behalf of Joint Debtor Jessica E. Mignone jeffmccullough@bondmccullough.com lchung@bondmccullough.com
REBECCA ANN SOLARZ	on behalf of Creditor Quicken Loans LLC bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In re: : Chapter 7
Michael A. Mignone and :
Jessica E. Mignone, :
Debtors. : Bankruptcy No. 21-11232-MDC

ORDER

AND NOW, on June 28, 2021, Michael A. Mignone and Jessica E. Mignone (the “Debtors”) caused to be filed a reaffirmation agreement with creditor Quicken Loans, LLC (the “Reaffirmation Agreement”).¹

AND, the Debtors were represented by an attorney during the course of negotiating the Reaffirmation Agreement.

AND, the Debtors’ attorney filed a certification that the Debtors were counseled in accordance with 11 U.S.C. §524(c)(3).

AND, the Debtors acknowledged in writing receipt of the disclosures described in 11 U.S.C. §524(k) at or before the time the Debtors signed the Reaffirmation Agreement.

AND, this Court finds no material difference between the income and expenses disclosed by the Debtors pursuant to 11 U.S.C. §524(k)(6)(A) and the income and expenses stated on the Debtors’ Schedules I and J.

AND, there is no presumption of undue hardship pursuant to 11 U.S.C. §524(m)(1).

It is hereby **ORDERED** and **DETERMINED** that:

1. No reaffirmation hearing is necessary. 11 U.S.C. §§524(d) & (m).

¹ Bankr. Docket No. 14.

2. Court approval of the Reaffirmation Agreement is unnecessary. 11 U.S.C. §524(c) (not conditioning enforceability of reaffirmation agreement on court approval); 11 U.S.C. §524(c)(6)(A) (requiring court approval of Reaffirmation Agreement only upon certain conditions); 11 U.S.C. §524(m)(1) (the court “shall” review presumption of undue hardship if it arises).

Dated: July 13, 2021



MAGDELINE D. COLEMAN
CHIEF U.S. BANKRUPTCY JUDGE

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